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11-15-03

Docket EPC-25C

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Bertram V. Burke  
Serial No. : 09/609,777  
Filed : July 5, 2000  
For : FUNDS DISTRIBUTION SYSTEM CONNECTED WITH POINT OF  
SALE TRANSACTIONS  
Group Art Unit : 3629  
Examiner : Jonathan P. Ouellette  
Examiner's phone : 703-605-0662

Commissioner for Patents  
PO Box 1450  
Alexandria VA 22313-1450

## AMENDMENT

Sir:

In response to the August 13, 2003 Office Action, please amend this application as shown on the attached sheets.

## REMARKS

Reconsideration is respectfully requested of the objection in the title of the word "Improved". As discussed with the Examiner on November 13, 2003, the term "Improved" does not exist in the title. Thus, it is respectfully requested that this objection be withdrawn.

Reconsideration is respectfully requested of the rejection of claims 1 to 12 under 35 USC 112 as being incomplete at the point "... applying at least part of the to an account predetermined on the basis of said identifier...". The Examiner is respectfully thanked for bringing this detail to applicant's attention. This passage has been amended to add the word "excess" after "the". Therefore, this portion should now be complete.

Reconsideration is respectfully requested of the rejection of claims 1 to 15, 17 to 19, 21, and 31 under 35 USC 103 as unpatentable over Winn-Dixie in view of Fukatsu. The claims are

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below. Fax 703-872-9326

11/13/03

Date

Leo Stanger

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COVER SHEET FOR SMALL ENTITY

Sir:

Transmitted is a Response to the August 13, 2003 Office Action and an Amendment in this application. No additional fee is required at this time. The fee is calculated below.

STATUS OF CLAIMS	After Amend	Highest Paid For	No. Extra	Rate	Net
Total	20	20	0	x \$9=	\$ 0.00
Independent	3	3	0	x \$43=	\$ 0.00
Multiple Dependent Claims, if any				x \$145=	\$ 0.00
Total Fee					\$ 0.00

Please charge any additional amounts due, or credit any excess payments, to Deposit Account No. 194124.

Respectfully Submitted For Applicant,

Leo Stanger

Registration No. 19,188

PO Box 1455  
382 Springfield Avenue  
Summit, NJ 07901  
908-277-8588  
AMI

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